

Life Community Baptist Church

Report and Accounts

year ended 30 September 2025

LIFE COMMUNITY BAPTIST CHURCH
FOR THE YEAR ENDED 30 SEPTEMBER 2025

ADDRESS FOR CORRESPONDENCE	10 Willow Road Horsham West Sussex RH12 4UN
GOVERNING DOCUMENT	CIO registration December 2014
CHARITY REGISTRATION NUMBER	1159548
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rev. Peter Dibdin Sarah Hill (Secretary) Julie Capas (Treasurer) Maureen Coleman Patrick Hill
CUSTODIAN TRUSTEES	The Baptist Union Corporation Ltd
BANKERS	CAF Bank Lloyds Bank Baptists Together Deposit Account
INDEPENDENT EXAMINER	Sarah Crispin ACA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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**LIFE COMMUNITY BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

Objects of the Charity

The charity, which is a church, is constituted as a Charitable Incorporated Organisation. The principal objectives, as set out in its governing document, are the advancement of the Christian faith and education at home and overseas.

Review of Activities

We continue to meet for two Sunday morning services a month, giving space on other Sundays for our monthly meal and Life in the Community Sunday. We have two Life Groups and a Discipleship Group. These small groups help us journey together and grow to become more like Christ, as we explore the Bible, discuss contemporary issues and pray for one another. Our monthly children's group meeting started in 2023 has continued and our children enjoy this group very much. Branch 217 meets at the Manse on the 2nd Sunday offering a different style of church specifically focusing on helping children through encountering God, nurturing and supporting each other to grow in faith, and helping all of us to make a difference.

Following a couple of years where we were meeting at a town centre café for monthly table talk conversations, in March we have been meeting at the Manse with opportunities to engage with our community through activities such as litter picking in local streets and preparing Easter eggs with tracts for residents at Horsham YMCA. Pete, our minister, continues to hold down two jobs with his role of Development Co-Ordinator for Horsham Churches Together which enables him to maintain regular contact with the local council, churches, charities, and community organisations.

Within his church role, Pete has also led prayers at Council meetings, co-led a carol singing lantern parade through the town centre, represented the church in the Carfax on Remembrance Day and regularly attends a lunchtime meeting of local church leaders.

LIFE has good working relationships with both Brighton Road Baptist Church and Trafalgar Road Baptist Church. Under the banner of Horsham Baptists Together, we met in March 2025 for a joint service, led by ministers and musicians from each of the three churches. We were also blessed to be joined by Rev Joth Hunt, Team Leader for the South Eastern Baptist Association. Over the summer, the Horsham Baptists Together also hosted a picnic in Horsham Park.

Anna Pisani also works for Horsham Churches Together as the administrator, producing the weekly HCT Notices and heading up the contact point at HCT events.

In December 2024, LIFE led carol singing with the members of the Phoenix Stroke Club, whose building we hire on a Sunday morning. We also led an evening of carol singing at a local retirement home, which we have done for many years.

Within his HCT role, our minister has organised churches together events including prayer meetings, Carols in the Carfax with the Slinfold Concert Band, Week of Prayer for Christian Unity, a performance of the Watoto Children's Choir, Good Friday in the Carfax, Prayer & Praise in the Park, and the church stall at Funday Sunday.

In March 2025, SEBA launched Partners in Mission - a new mission strategy for encouraging and enabling churches across the association to partner together in the mission of God. Our regional minister, Rev Andy Twilley has been working with the trustees throughout 2025, with conversations around mission and outreach. In addition to Andy's insight and advice, Partners in Mission strategy is replacing the Home Mission Growth Grant that LIFE has received in previous years, and we are encouraged that SEBA have agreed to support LIFE for the next three years. Looking ahead, we will be continuing to seek the Lord's leading in sharing the love of Jesus with our community and on our frontlines. We are planning to refresh our mission and vision statements, organise missional training, explore new ways of reaching out into the community and updating the church website to help welcome people into our church. We are also joining a local Small Church Connexion group.

In 2022, LIFE was awarded the Bronze Eco Church Award from A Rocha UK, reflecting our commitment to caring for creation. Over the year, we have run litter picking walks, engaged in river water quality testing, enjoyed food from the Horsham Community Fridge, and collected recycling at the Phoenix. We are also members of Horsham Eco Churches, who actively take part in the monthly Sussex Green Hub run by Sussex Green Living. For the first time, the Hub included a reflective prayer service as part of the Week of Prayer for Christian Unity in January. Looking ahead, we will be working towards our Silver Award using the updated Eco Church Survey from A Rocha UK.

This year, LIFE has given 5% of general income to Baptist Home Mission, which funds the national resource, regional associations, and churches like us, who receive financial support to help them bring the love of Jesus into their community. Each year, we also choose a local charity or charities to support, as a way of loving our neighbour. This year, LIFE donated £250 from the church's general income to Turning Tides at Roffey Place, helping people on their journey out of homelessness. We also donated £250 to the Horsham Refugee Support Group, enabling them to offer a warm welcome to refugees and asylum seekers fleeing conflict and injustice.

The number of Church members throughout the year has remained at 29 with one resignation and one new member over the last year. We also have several non-members who regularly attend our Sunday gatherings and small groups.

In planning the activities, the trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial Review

During the year, income decreased by £88 to £49,730 and expenditure decreased by £570 to £49,643. As a result, the cash held by the charity increased by £88 to £26,070.

This year, we applied for the new Partners in Mission Grant from the South Eastern Baptist Association (SEBA) for the year 2026 and were glad to be granted the amount of £3,040 (which is 20% of our minister's stipend), which will be reducing to 15% for 2027 and 5% for 2028.

Reserves Policy

The trustees determined that the charity should aim to hold unrestricted cash of no less than £22,000 (which equates to about 6 months of unrestricted expenditure) so that the charity could continue to operate should income and/or expenditure vary adversely. At year end, the charity held unrestricted funds of £26,070 and is complying with its reserves policy.

Governance

The Church is governed by a leadership team (all trustees) who currently meet once a month to set policy and review the activities of the Church.

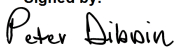
Responsibilities of trustees

Charity law requires us as trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year. We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Signed by:

D77A33185C1445E...

Rev. Peter Dibdin

Date: 18/05/2026

Leadership Team/Trustees

Rev. Pete Dibdin (minister)

Julie Capas (Treasurer)

Maureen Coleman

Patrick Hill

Sarah Hill (Secretary)

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
LIFE COMMUNITY BAPTIST CHURCH**

I report to the trustees on my examination of the accounts of Life Community Baptist Church ('the charity') for the year ended 30 September 2025 on pages 5 to 8 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

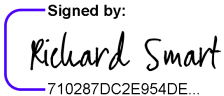
Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by:

A handwritten signature in black ink that reads "Richard Smart". The signature is written in a cursive style.

710287DC2E954DE...

Richard Smart

120 Bohemia Road
St Leonards on Sea
East Sussex
TN37 6RP

Date: 18/05/2026

LIFE COMMUNITY BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 30 SEPTEMBER 2025

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2025	Total 2024
		General Funds	Designated Funds			
		£	£	£	£	£
<i>Income receipts</i>						
Donations		37,431	0	0	37,431	36,325
Gift aid receipts		8,372	0	0	8,372	7,864
SEBA Growth Grant		3,401	0	0	3,401	4,953
BU Savings Acc Interest		527	0	0	527	678
<i>Total receipts</i>		<u>49,730</u>	<u>0</u>	<u>0</u>	<u>49,730</u>	<u>49,819</u>
<i>Payments</i>						
Payments in relation to charitable activities undertaken directly	2	47,241	0	0	47,241	47,622
Grants paid in relation to charitable activities undertaken by others	3	2,402	0	0	2,402	2,590
<i>Total payments</i>		<u>49,643</u>	<u>0</u>	<u>0</u>	<u>49,643</u>	<u>50,212</u>
Net of receipts / (payments) before transfers		88	0	0	88	442
Transfers between funds	5	0	0	0	0	0
Net movement in funds		<u>88</u>	<u>0</u>	<u>0</u>	<u>88</u>	<u>442</u>
Cash funds as at last year end		25,982	0	0	25,982	25,540
Cash funds at this year end	A	<u>26,070</u>	<u>0</u>	<u>0</u>	<u>26,070</u>	<u>25,982</u>

The notes on pages 8-9 form part of these accounts.

LIFE COMMUNITY BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 30 SEPTEMBER 2025

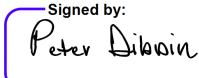
	Unrestricted Funds		Restricted	Total	Total
	General	Designated	funds	2025	2024
	funds	funds			
	£	£	£	£	£
A Cash funds					
Held at banks (CAF and Lloyds)	9,817	0	0	9,817	10,256
Notice deposits	16,252	0	0	16,252	15,725
	26,070	0	0	26,070	25,982
B Other monetary assets					
Gift aid due to charity	4,642	0	0	4,642	4,297
Tenancy deposit	1,792	0	0	1,792	1,792
	6,434	0	0	6,434	6,088
C Liabilities					
Falling due within one year:					
Fee for Independent Examination	350	0	0	350	696
Total	350	0	0	350	696
D Assets retained for charity's own use				2025	2024
				value	value
				£	£
Equipment				11,000	11,000
				11,000	11,000

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

Signed by:

 by D77A33185C1445E... date 18/05/2026
 Rev. Peter Dibdin

The notes on pages 8-9 form part of these accounts.

LIFE COMMUNITY BAPTIST CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 30 SEPTEMBER 2025

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted	Total	Total
	General	Designated	Funds	2025	2024
	funds	funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
<i>Ministry:</i>					
Stipend	14,666	0	0	14,666	15,738
Employer Pension	1,853	0	0	1,853	2,091
Accommodation costs (Rent/Council Tax/Water)	24,912	0	0	24,912	23,498
Ministerial Expenses	631	0	0	631	423
Telephone	444	0	0	444	441
Hire of hall	2,220	0	0	2,220	2,243
Visiting Preacher Fees	0	0	0	0	80
Catering	0	0	0	0	51
<i>Support and Administration:</i>					
Mission, Youth, Training	50	0	0	50	275
Office expenses (Zoom subscription)	556	0	0	556	156
Insurance, licenses and other fees	887	0	0	887	1,043
Independent examination	750	0	0	750	696
SEBA Subscription/Training	30	0	0	30	28
Baptist Union Subscription	157	0	0	157	160
Other costs (gifts and bank charges)	85	0	0	85	60
	<u>47,241</u>	<u>0</u>	<u>0</u>	<u>47,241</u>	<u>46,981</u>

3 Grants and gifts paid to others

Organisations:					
SEBA Home Mission Fund	1,680	0	0	1,680	1,680
Horsham Churches Together	192	0	0	192	186
Local Charities	500	0	0	500	500
Other organisations (less than £500)	30	0	0	30	30
Individuals:	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
	<u>2,402</u>	<u>0</u>	<u>0</u>	<u>2,402</u>	<u>2,396</u>

LIFE COMMUNITY BAPTIST CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 30 SEPTEMBER 2025

4 Transactions with related parties

Peter Dibdin served as a church leader and received gross pay of £14,666 [2024: £15,738] for serving in that capacity, not for serving as a trustee. These payments are permitted by the charity's governing document.

In addition the charity incurred expenditure totalling £24,912 [2024: £23,498] in respect of the provision of accommodation (which is customary for ministers) for Peter Dibdin, a trustee, so that they could better perform their duties.

No other trustee received any payment of expenses other than reimbursement of expenditure incurred by them on behalf of the church.

5 Movement of funds	Balance at				Balance at
	30Sep2024	Receipts	Payments	Transfers	30Sep2025
	£	£	£	£	£
General funds	25,982	49,730	-49,643		26,070
	25,982	49,730	-49,643	0	26,070
Total funds	25,982	49,730	-49,643	0	26,070

6 The Baptist Pension Scheme

In July 2022 the Baptist Pension Scheme reached an agreement with an insurance company, called Just, to secure the benefits payable under the now closed defined benefit pension scheme ('DB Scheme'). The premium payable to Just was favourable and, after the transaction with Just, the DB Scheme no longer has a funding deficit, however a nominal monthly contribution of £1 to the DB Scheme was taken from August 2022. In November 2024, the Baptist Pension Scheme announced that the defined contributions buy out was complete and the scheme had a surplus. The £1 per month contribution to the plan therefore ceased after the October 2024 contribution.